This two-day course is designed to provide FERS employees with a comprehensive look at their Federal Benefits and then an understanding of financial planning concerns and options.

The following topics will be covered, but not limited to:

**Federal Benefits (Full Day Presentation)**
- FERS, Transfers
- Creditable Service
- Deposit/Redeposit
- Disability
- Annual and Sick Leave
- Social Security
- Insurance Needs to include FEGLI, FEHB, FSA, FedVIP
- Leaving Federal Service before Retirement
- Death Benefits before Retirement

**Financial Planning (Full Day Presentation)**
- Establishing Financial Goals
- Developing a Budget
- Managing Debt – Credit Cards and Equity Lines of Credit
- Pros and Cons of Paying Down a Mortgage
- TSP
  - Borrowing from the TSP
  - Overview of the Funds, including the L-Fund
  - Determining Allocation between the Funds
  - Roth TSP
  - Investment Options Beyond the TSP
- IRAs – Traditional and Roth
- Understanding Your Credit Score
- Funding College